

cause he wished to maintain his standing when he attended a general assembly. Formerly, Mr. Bryan said, he attended a Methodist church in Nebraska, the reason being that his family moved three miles into the country and the nearest church was a Methodist church, where his friends and neighbors were members.

Mr. Bryan discussed eugenics for a time during his address, saying that some of the faults of men were due to hereditary influences which were hard to overcome. He also talked of the claim made by agnostics and atheists. Atheists, in their theories, he said, would go no further back than the nebular hypothesis. Instead of beginning at God and coming down, he said, they began at a clod of dirt and went up.

Then he spoke of the Bible, which he said the atheist and agnostic might claim was a man-made book. To contradict this, he said, man had never since produced such a book. This proved, he explained, that man either had degenerated or else the book was of divine making.

He spoke of the influence of the Bible over the life of Gladstone. Gladstone was his ideal of a Christian statesman, Mr. Bryan said, when he was a young man.

After the meeting Mr. Bryan entered a waiting automobile and was whirled to Hope Rescue Mission, Eighth and Jefferson streets, where he found waiting a gathering of shabbily-dressed though clean-faced men, many of them bearing signs of past dissipation and traces of sorrow or remorse.

In speaking to them the Nebraskan modulated his voice to a soft, even tone. As he made references to home and mother, or quoted passages from the Scriptures, the eyes of many of his hearers were moist.

Mr. Bryan spoke of the necessity of beware of those who were willing to make money to drag others down and told the men there was no remnant of wasted life that could not be purified.

Whatever success he had met himself, Mr. Bryan confided, he felt was due to the influences of a Christian home. He said he felt that his own life was not entirely satisfactory; that he had touched but a few lives definitely, although he had tried to bring benefits to millions of people at once. But he always felt a measure of comfort, he told them, in looking back to a time when he had been enabled to engage in service for others.

Again Mr. Bryan reverted to the Bible. It would be neither the newspaper nor the history nor the book of science to which one would turn upon his deathbed, the Nebraskan predicted, but it would be the Bible; then he quoted the Twenty-third Psalm. He said he did not want to be thanked for coming to the mission; he felt it was his privilege to thank those who had given him the opportunity to help others.

DISCUSSES LARGER LIFE

"The Larger Life," was the subject of the address of William Jennings Bryan at the First Christian church. Mr. Bryan appeared before an audience estimated at 1,800. His address began at 11 o'clock. He emphasized the importance of the development of spiritual life.

The speaker discussed how much more important it was to live the full life than was formerly realized. "Christ not only brought in the full dispensation of the laws, but he told the people how to live. The civilization of the world is founded on Christ's Sermon on the Mount," said Mr. Bryan.

"Is there any excuse for not leading the larger life? Is there any excuse that a man can give for not being willing to make use of all his powers? Shall we allow the materialist to speak of 'more liberal' than we are, when he refuses to consider the most important element in life? I resent the charge of narrowness that the atheist brings against the Christians. The Christian is in a position to enjoy every good thing that an atheist can enjoy and in addition, those larger, better things that an atheist can not enjoy. I hope the time is not far distant when the egotists who think they are stronger than Christians in mental power will vanish and when they will no longer assume a superiority over those who allow Christ to lead them in a larger way," said the speaker.

At 10:30 o'clock Mr. Bryan addressed 500 Sunday-school pupils of the church. He was introduced by Superintendent W. Hume Logan. Mr. Bryan urged the importance of attending Sunday-school, for not only the young, but the old as well. He said his three addresses which would be remembered the longest were inspired by recent studies of the Bible in which he had found things he had overlooked before.

Wisconsin's Venture in Life Insurance

By Charles A. Ingram, speaker of the Wisconsin assembly, in *La Follette's Magazine*: The real purpose of the new Wisconsin law for the administration by the state of a life insurance and old age annuity fund, designated the "Life Fund," must be sought outside of the technical wording of its provisions.

The adoption of the life fund is a recognition of the economic necessity of extending the facilities for safe insurance beyond the field of private enterprise, to include practically all residents of the state instead of a limited number, that the state may be more fully safeguarded against the burdens of pauperism and its people protected from the evils of improvidence and dependency. When it is considered that only a small portion of the people of the state carry life insurance adequate to reasonably provide for those dependent upon them, and that very few have made annuity provision for themselves for their declining years, it becomes apparent that the problem is vital to the welfare of the state.

By encouraging its citizens to preserve their earnings through annuity insurance, the state is doubly benefited. It protects itself from the possible burden of providing direct support and also maintains in its citizens the highest self-respect and independence. The same is true in the ultimate analysis as to life insurance.

THE DUTY OF THE STATE

"The state exists to contribute to the happiness and well-being of its citizens," says Insurance Commissioner Herman L. Ekern, "and is directly interested in the question whether or not its citizens make provision for their dependents and for themselves in old age. These objects can be furthered by extending the application of sound insurance and annuities. To encourage thrift and the accumulation of savings the life fund, with the greatest economy, is the plain duty of the state."

While the taking of insurance in the life fund is optional with the citizen, the real theory underlying the life fund plan is that every person with earning capacity should carry life and annuity insurance for his own protection and for the protection of those dependent upon him.

Why, then, does not the state provide for compulsory state insurance? The answer is simple. The life fund has just been established and is yet to be worked out. It must be the foundation of any form of compulsory insurance. Changes in the taxing laws and perhaps, amendments to the constitutional provisions relating to both taxation and insurance may be needed. The legislature has provided for this in the submission of amendments which will make possible such legislation when its desirability and practicability shall have been determined. Compulsory insurance may yet furnish the best solution of the problems of providing for old age, sickness, accident and poor relief.

SOME FEATURES OF THE STATUTE

The statute itself is simple in its terms. Policies are issuable only to residents of the state and not in excess of \$3,000 on any life or of \$300 per annum from age sixty on any annuity risk.

No venture is made upon any new or untried experiment. Absolute safety is made the first requirement and the basis adopted is that of the most conservative of the life companies.

The life premium is based upon the American Experience tables of mortality, with extra hazard additions and with interest at three per cent with an expense and contingent addition of two dollars per year per thousand of insurance and one-sixth of the insurance value, distributed equally through the premium payments. The basis for annuity premiums is the British offices tables, with interest at three per cent and a like one-sixth addition. These rates, while not excessive, must be classed as conservatively strong from the standpoint of insurance underwriting and especially so when the low cost of management under state operation and the elimination of solicitation expense is considered.

A substantial surplus is provided from the savings and profits, and the remainder is required to be distributed each year to the policy holders.

Loan and surrender values are guaranteed to the insured. Upon failure in the payment of

any premium, it is charged automatically as a loan to extend the life of the policy so long as the reserve is sufficient.

The state assumes no financial liability beyond the accumulated assets. Provision is made for their careful investment under the restriction placed by law upon life insurance companies. The records and accounts are kept by the commissioner of insurance, jointly with the state treasurer, who is charged with the care of the assets the same as with moneys belonging to the state. All claims arising, whether under policy contracts, for expense or otherwise, must be approved by a board consisting of the attorney general, the state treasurer and the commissioner of insurance and audited by the secretary of state in the same manner that claims against the state are audited. Not only are the funds secured by the bonds of the state officers, but also by the bonds of all county, town, city and village treasurers and of every state bank depository, who are collecting agents under the law.

STATE EXACTS NO REVENUE

No revenue or profit is derived by the state from the operation of the life fund. Reimbursement is made, however, for expense incurred by the state, including the pro rata salary of any state employee. No new office is created. Medical examinations are under direction of the state board of health and the present official machinery of the state is deemed sufficient for all purposes of administration.

The plan recognizes the responsibility of the state to its people and the progressive idea that preventive action is often wiser than remedial legislation. The growing magnitude of the burdens assumed in the form of old age pensions in the countries of Europe sounds a warning to our newer civilization. Old age annuities are far better than old age pensions, the first being the accumulated savings of the beneficiary himself or of someone in his behalf; the latter the contribution of the more provident to the improvident through the medium of taxation. And no greater duty rests upon the citizen than that of making suitable provision regardless of chance for the protection, care and education of those for whom he should provide. The state, in the adoption of the life fund, seeks to aid him in this and to provide both annuity and life insurance safely and at the lowest possible cost.

SOME SIMILARITY

The New York Commercial thinks that there is a kind of combination between Roosevelt and Hearst. That may be, but the reason given by the Commercial does not prove it. It thinks there is a combination because the Hearst papers are advocating the recall and referendum. Those are democratic, not republican ideas. They are Bryan, not Roosevelt ideas. Mr. Roosevelt has simply taken them up and is using them against the president and the conservatives of both parties. The New York paper's idea leads the Commercial-Appeal to the opinion that Mr. Roosevelt has gotten outside the party ideas even further than Mr. Bryan and has gone nearer to Mr. Hearst, who is sometimes inside and sometimes outside the party lines. That is about the only connection we see between the radical republican and the radical democrat. What combinations politicians can make can rarely be known by people in ordinary life, but we fail to see any combination between Roosevelt and Hearst except that they are both advocating some Bryan ideas that seem to be so popular that politicians are getting on them to ride into office.—Mobile (Ala.) Daily Item.

HIS GOOD NAME

William Dean Howells, the novelist, recently gave to a promoter an answer that might well be impressed upon the mind of every young man. According to a story by the New York Times, Mr. Howells was offered the presidency of a mining company.

"But, sir," Mr. Howells protested, "I know nothing about mining or finance."

"Oh, that makes no difference," the promoter replied. "We won't expect you to do any work. We only want to use your name, you know."

But Mr. Howells shook his head.

"No," he said. "No, I must decline. If my name is so well worth using, it must be equally well worth protecting."